



Visa Prepaid Frequently Asked Questions

To Activate This Card and Select a PIN visit foundersfcu.com/prepaid-cards or call 855-657-8588 for Global Prepaid Cards or 866-760-3156 for Visa Prepaid Cards

How does the Visa Prepaid Card & Global Prepaid Card work?

The Visa Prepaid Card & Global Prepaid Card are reloadable prepaid Visa debit cards, which means you can spend up to the value placed on the Cards anywhere Visa debit cards are accepted. You can shop in stores, online, over the phone and by mail order. You can get cash at ATMs worldwide. Each time you make a purchase, the amount of that purchase is automatically deducted from the Card. The Visa Prepaid Card is a non-personalized card, while the Global Prepaid Card is personalized.

How do I know the balance on my Card?

You are responsible for keeping track of your available balance. It is important to know your available balance before making a transaction. You may review your Card balance and activity records by visiting the My Card Manager website at foundersfcu.com/prepaid-cards or calling the number on the back of your Card.

Will I receive statements showing charges on my Prepaid Card?

Once you activate your Prepaid Card, you will receive periodic electronic statements showing all activity on your Prepaid Card.

Do I have to wait until I get a statement to see the transaction on my Prepaid Card?

Your Prepaid Card My Card manager mobile app & website will provide you with you up to date information on all your transactions. You can always view this information my visiting the website at foundersfcu.com/prepaid-cards or contacting 866-760-3156 for Visa Prepaid Cards or 855-657-8588 for Global Prepaid Cards.

Where can my Card be used?

You may use your Card to purchase or lease goods or services everywhere Visa debit cards are accepted as long as you do not exceed the value available on your Card. Your Card can be used to obtain cash at ATMs worldwide. With the Global Prepaid Card, even merchants in countries who only accept cards with a chip will be able to approve your transaction. However, some unattended kiosk terminals outside the U.S. such as luggage cart rentals, parking garages and transit terminals may decline your Global Prepaid Card due to the way the authorization is sent.

Are there transaction or reload limits?

Purchase transactions are unlimited, up to the available balance on your Card. For the protection of our Visa Prepaid cardholders, there are limits to the number and dollar amount of reloads, ATM withdrawals and cash advances performed within a certain time period. Cash-back from a merchant is allowed at U.S. merchants only. To learn more about the limits, please reference your Terms and Conditions.

Who can order or use a Card? Can I purchase a Card as a gift?

The purchase of a Prepaid Card is for your own personal use and cannot be given as a gift. The individual who purchases the Card is defined as the primary cardholder. The address listed for the primary cardholder must match the billing address for the debit/credit card used to purchase the Card. You must be a citizen of the U.S. to purchase the Card. You must be at least 18 years of age to purchase a Card. However, a parent or guardian may purchase a Card and assign a secondary Card to a minor 13-17 years of age. The primary and secondary cardholders are the only people authorized to use the Card.

How can I obtain a Card?

Global Prepaid Card: Order at foundersfcu.com/prepaid-cards or visit a Founders Office.

Prepaid Visa Card: Purchase and load at a Founders office.

Does the cardholder need to sign an agreement?

Each Card is distributed with Terms & Conditions. This document explains the terms and conditions regarding the use of the Card. This document can be viewed online. The cardholder accepts the terms and conditions by signing the back of the Card, using the Card or receiving the Card by request.

What if I need to return an item? How do I activate my Prepaid Card and obtain my PIN?

Your Prepaid Card can be activated by logging into the prepaid card site & clicking on the Activate Card button. It then prompts you to select a 4 digit PIN. You may also call the customer support number listed on the back of your card to activate it. An assigned PIN will be automatically spoken after your card is activated & you will have the opportunity to select a new PIN if you choose.

What is a Chip & PIN Card and authentication?

Our Global Prepaid Card uses Chip & PIN technology, also known as EMV. Chip & PIN is an international standard replacing the magnetic stripe on bank Cards used for payment transactions. The Card can be used with a magnetic stripe or the chip, ensuring both U.S. and non-U.S. merchants will be capable of accepting the Card. EMV PIN transactions are more secure than those requiring a signature and protect you against fraud.

Why do I need a text message to log in?

For security purposes, we register every device you use to access your Prepaid Card. When we do not recognize a device, we will send you a text message with a code to register it (standard text message rates, fees and charges may apply). If you do not receive the text message or would prefer that we do not send you one, you may call cardholder support at 800-274-3004 to receive your verification code.

Each merchant has a return policy and will handle the return in the same manner as any other Visa transaction which may take up to 30 days to be credited to your Card. The merchant may choose to credit your Prepaid Card, provide a cash refund, or give a store credit.

What if the purchase is declined?

If a decline occurs, the available balance may be less than the purchase amount. You should inform the merchant of the Card's available balance and use another form of payment to perform a split transaction, subject to the merchant's policy. If you use your

Card at an automated fuel dispenser ("pay at the pump"), the merchant may preauthorize the transaction amount up to \$75. If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount of your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed which may take up to 24 hours. During the hold period, you will not have access to the preauthorized amount.

What is an Authorization Hold?

An authorization Hold is a temporary hold on the funds available on your Prepaid Card for the amount of an authorized transaction. It generally will be released within three business days after the date it was authorized. However, certain merchants, especially rental card companies, hotels and others that authorize high dollar amounts may cause an Authorization Hold to remain in effect for up to 30 days. If you are unsure of a merchant's policy, it is best to ask before presenting your Prepaid Card.

How can I withdraw cash with my Prepaid Card?

You can use your Prepaid Card and PIN to withdraw cash at any ATM that accepts Visa. Some merchants will allow you to receive cash back when you use your Prepaid Card and PIN to make a purchase. Financial Institutions may also allow cash advances. Limits are based on your Prepaid card program.

How do I reload the Card?

You may load your Global Prepaid Card an unlimited number of times or your Visa Prepaid Card up to eleven times (including the initial load.) To reload using the credit or debit card registered during enrollment, primary cardholders can visit foundersfcu.com/prepaid-cards, call the number on the back of your Card, or visit a Founders branch. Any applicable fee for reloading via the website or by phone will be charged to your funding source, along with the value being added to the card. You may register up to two credit or debit cards and one bank account as a funding account. You may also visit participating Visa ReadyLink merchants to reload, and merchants reserve the right to charge a fee. Find a participating merchant at <https://usa.visa.com/pay-with-visa/cards/services-locator.html>.

Why might my initial load or reload be declined?

Possible reasons your initial load or reload might be declined are the name/address on file with the debit/credit card issue doesn't match the primary cardholder profile on the Visa Prepaid Card website, the debit/credit card expiration date or three digit code listed on the website is incorrect, or the reload limit or other applicable limits have been exceeded. First, verify your funding source information and the total number of reloads performed to date. If this does not resolve the issue, call the number on the back of your Prepaid Card.

How do I register my checking/savings account as a funding account for my Prepaid Card?

Log into the mobile app or website and select "Load Funds," then "Bank Account." You will enter the bank routing number and your specific Account Number. The ownership of the account must then be verified. You will receive two small deposits and two debits in the exact amounts of those credits in your bank account within 3-5 banking days. The description in your bank account will say something similar to "Prepaid Fund Acct Trial Dep". Once you see those, log back into your Prepaid Card's website/mobile app. Go to "Load Funds/Bank Account" and enter those exact trial deposit amounts to confirm verification of your bank account. After successful verification, you can use your bank account as a funding account for your Prepaid Card.

Can I reify to register my checking or savings account if it got declined?

Yes, first contact your credit union to make a request to have your checking/savings account removed from the Negative File. Once approved, the account is removed from the Negative File and you may register it again.

How do I set up Direct Deposit?

Log into the mobile app or website and select "Load Funds," then "Direct Deposit." You will be able to see the bank routing number and your specific Account Number. You can provide the routing and Account Number associated with your Prepaid Card to your employer or another entity who pays you. You can deposit all or any portion of your payroll amount to your Prepaid Card on a recurring basis. You can also use this information to receive funds owed to you by the U.S. government, such as a tax return or Social Security checks. Your Prepaid Card also subscribes to the Fast Pay service which enables your direct deposits to appear in your Prepaid Card account up to 2 days prior to your normal pay date.

Can the Prepaid Card have a negative balance?

Any authorization request that is greater than the Card's available balance will be declined. Nevertheless, if a transaction exceeds the available balance on your Card, you are fully liable for the amount of the transaction and any applicable fees.

How do I sign up to get text alerts for Card activity?

Visit foundersfcu.com to enroll. Once enrolled, click on "Text Message (SMS) Alerts" in the drop down Activities Box. Standard text message and data rates may apply. Choose which alerts you would like to receive. To discontinue receiving text alerts, return to this section and "unsubscribe." Refer to Terms and Conditions for related fees for this service.

Can I have text alerts go to multiple phone numbers?

You can have alerts sent to only one mobile phone number. Standard text message rates, fees and charges may apply.

Can I use my Prepaid Card to pay bills online?

Yes. You may use your Card for online bill pay. Please make sure you enter the correct billing information, including your name and the address on file for your Prepaid card, or the transaction may be declined.

What are the categories on the My Card Manager dashboard?

Our simple yet powerful dashboard is designed to provide you with your most important information all on one screen. The dashboard contains your available balances for general spending, budgeting, your set-aside funds, recent transactions and loads along with critical account and transactional messaging.

How does Spend Tracking budgeting work?

The My Card Manager Spend Tracking budgeting component will track your purchases based on budget category. If you choose, upon your initial use of the Prepaid Card, we will track your transactions for the first 30 days. After those 30 days, we will automatically create budget categories and amounts based upon those transactions. You will always have the opportunity to edit (add/delete/change) the budget categories and change the suggested budget amounts. Using the intelligence within the My Card Manager system, we will proactively keep you informed when you are spending within your budget or spending at a rate that is below or above your estimated budget.

Will my Prepaid Card get declined if I go over budget?

No, we do not decline transactions based on Spend Tracking. The budgeting display is informational and does not affect your ability to make purchases within your available Prepaid Card balance. However, the money allocated towards your Set-aside funds have been set aside and is not part of your available balance.

What does "Spend Tracking" mean?

Spend Tracking on the dashboard on the website or mobile app tells you how much of your current balance we expect you to spend based on your budget settings.

What is "Set-aside" funds?

You can set-aside funds automatically and start saving money towards a larger purchase. Using the My Card Manager app or website, you set up a goal for us to automatically transfer an amount from your available balance towards the goal as frequently as you would like. While the funds are being held for the goal, they will not be part of your available balance.

Are the Set-aside funds in a savings account?

No, the funds are still on your reloadable Prepaid Card; My Card Manager just removes them from your available balance so you do not spend them. You can move them out of your Set-aside balance and back into your available balance at any time.

How do I get the funds from Set-aside back into my available balance?

You can transfer the funds out of Set-aside back to your available balance at any time using the mobile app or website.

What does "Money to Set-aside" mean?

Money to Set-aside on the dashboard on the My Card Manager website and mobile app shows how much of your current balance is scheduled to be automatically moved to your upcoming goals.

What if my Prepaid Card is lost or stolen?

You can report your Prepaid card lost or stolen by logging into foundersfcu.com/prepaid-cards or mobile app and ordering a replacement card or calling 866-760-3156 for a Visa Prepaid Card or 855-657-8588 for a Global Prepaid Card. A replacement Card can be issued, and any available balance transferred to a new Card less applicable fees that will be deducted from the Card's available balance. Replacement Cards are generally received in 7-10 business days domestically or within two weeks or more internationally. Emergency Card replacement can also be requested with guaranteed delivery within two business day domestically or within three business days internationally. See the Terms & Conditions for fees that apply to lost/stolen Cards and emergency Card replacement. If the lost or stolen Card is reported immediately, you will not be responsible for any unauthorized merchant charges, provided such transactions took place on the Visa Network. For all other unauthorized merchant transactions, you may be liable for up to \$50. If traveling, a secondary Card should be considered and can immediately be used to access the funds without having to wait for a replacement Card as delivery times will be longer than domestically.

How do I lock/unlock my Prepaid Card?

You can lock and unlock your Prepaid Card at any time by logging in to your My Card Manager app or website, selecting Manage Card, then selecting "Lock my Card." You can also call Customer Support any time at 855-657-8588 for a Global Prepaid Card or 866-760-3156 for a Visa Prepaid Card. While your Prepaid Card is locked, it will be declined for any purchases.

What happens if I am unable to login to the website/mobile app and do not remember my password?

You can use the Forgot Password function; an email will be sent to you with a link to reset your password.

What if my PIN is not working?

If you forget your PIN, log into the My Card Manager site at foundersfcu.com/prepaid-cards or call the number on the back of your Card. Incorrect PIN usage may lead to blocked access at merchants outside the U.S. If this occurs, the Card becomes unusable at merchants outside the U.S. and replacement is required by calling the customer support number. You will have up to three attempts at entering a PIN before it locks. The Card can still be used at merchants within the U.S. and at any ATM worldwide. If you lock the PIN while attempting to use it in an ATM, you will not need to replace the Card, however, you must wait 24 hours for the system to unlock the PIN. During this waiting period, call customer support with any questions.

Tips to ensure hassle free use of your Card:

- Verify your Card's expiration date.
- Test your Card to confirm you have the valid PIN.
- Carry alternative payment methods (i.e. additional debit/credit cards).
- Save all receipts and verify against your statement.
- Report lost or stolen Cards and unauthorized transactions immediately.
- Be aware of your surroundings when entering your PIN at an ATM or merchant.
- Keep our customer support phone number on hand as it is available 24/7/365 for assistance.

When traveling:

- Notify us of extensive domestic and/or international travels.
- Inquire about potential international fraud blocks before traveling.
- Do not pack all payment methods together (i.e., put one in a suitcase, another in a purse or wallet).
- Never leave valuables such as your Card in an unsecured place such as a car or hotel room.
- Photocopy all Cards front and back and keep separate copies on hand.

International Travel with the Global Prepaid Card

How do I find an ATM when I travel overseas?

Visit the ATM locator at foundersfcu.com.

What is the exchange rate when I arrive to another country?

The exchange rate is determined by the rate of exchange on the date of purchase. Using your Global Prepaid Card at an ATM can be less expensive than using a currency exchange to get foreign currency.

When I travel, are my receipts in U.S. dollars or the local currency?

Your receipt will reflect the local currency. It is always good to plan ahead and have a general idea of the local exchange rates before you travel. This helps you to understand what goods and services are actually costing you.

How do I call for customer support from overseas?

We provide 24/7 toll-free support from the following countries: Belgium, Canada, France, Germany, Ireland, Italy, Spain, Switzerland and the UK. The toll free numbers in those countries as follows:

COUNTRY	TOLL FREE NUMBER
Belgium	0800-78373
Canada	(855) 657-8588
France	0800-916588
Germany	0800-5894572
Ireland	800-760839
Italy	800-788938
Spain	95-034-4016
Spain (<i>from mobile phone</i>)	9009-41895
Switzerland	0800-563184
United Kingdom	08-082340879

Otherwise, the number 954-835-2345 can be used if you need to call from another country. Keep in mind you may incur additional charges from your mobile phone service provider whether calling within the U.S. or from outside the U.S.

Are any countries blocked from using the Prepaid Card to make purchases?

For security purposes and fraud prevention, your Prepaid Card will decline if attempts are made to use it at merchants in the countries sanctioned under the U.S. Treasury Department's Office of Foreign Asset Control (OFAC). You can obtain the most recent list of these countries by calling customer support at 855-657-8588.